

Borrower Name: Dercole, Anthony
Property Address: 1008 Fern Valley Rd Jefferson Hills, PA 15025
Servicer Name: Carrington Mortgage Services, LLC
Loan Number: [REDACTED] 8387

Full History

Date	Activity By	Action Taken
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02/07/2020 08:01:08 PM ET	Attorney	File Submitted
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File Submitted by Mark Moynihan.

The following documents were submitted:

Dercole (Loan # [REDACTED] 8387) - Borrower Authorization (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - HAMP Request for Mortgage Assistance (RMA) (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Uniform Borrower Assistance Form (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Mortgage Assistance Application Form 710 (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Financial Statement (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Hardship Letter (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - IRS Form 4506-T (Borrower) (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Dodd-Frank Certification (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Government Monitoring Data (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Non-Borrower Contributions - Non-borrower proof of occupancy (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Non-Borrower Contributions - Proof of non-borrower income (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Non-Borrower Contributions - Non-Borrower credit authorization (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Social Security Income - Proof of payment (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Most Recent 2 Months Bank Statements (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Most Recent 2 Tax Returns (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Proof of Occupancy (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Hardship - Long Term Disability (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Petition for Relief (Added 02-07-2020)
Dercole (Loan # [REDACTED] 8387) - Loss Mitigation Order (Added 02-07-2020)

Date	Activity By	Action Taken
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02/10/2020 11:08:48 AM ET	Servicer	File Opened
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File Opened by Rudolph Orozco

Date	Activity By	Action Taken
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02/10/2020 11:13:18 AM ET	Servicer	Message Sent
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From: Rudolph Orozco (Servicer)

Subject: RE: File Submitted

Message:

Mr. Moynihan,

This message is to confirm that Carrington Mortgage Services (aka, CMS) is in receipt of the loss mitigation package submitted through the DMM Portal as **FILE SUBMITTED** on **02/07/20**. It has been forwarded to our Loss Mitigation Department (aka, Loss Mit) today to review for its completeness. If there are missing or incomplete documents, you will be notified through the portal. Thank you.

Date

Activity By

Action Taken

02/10/2020 11:18:50 AM ET

Servicer

Message Sent

From: Rudolph Orozco (Servicer)

Subject: Single Point of Contact

Message:

Please be advised that I am the designated **Single Point of Contact** (SPOC) for Carrington Mortgage Services, LLC in this bankruptcy loss mitigation case. My contact information is provided below:

Dolores Howell

Loss Mitigation Bankruptcy Specialist

Loss Mitigation Department

Carrington Mortgage Services, LLC.

1600 Douglass Road

Anaheim, CA 92806

Direct Line: (949) 517-5594

E-mail: dolores.howell@carringtonms.com

Date

Activity By

Action Taken

02/25/2020 01:40:30 PM ET

Servicer

Docs Incomplete Notice

File Rejected by: Dolores Howell.

Reason: Incomplete Package

Due Date: 02-29-2020

Message:

- **Other:** 1. PAYSTUBS 30 DAYS CONSECUTIVE(ACTUAL PAYSTUBS WITH BORROWER NAME) 2. TWO MONTHS PROOF OF BENEFIT INCOME(DECEMBER TO EXPIRE W/IN 30DAYS, PROVIDE JANUARY AND FEBRUARY) 3. CHILD SUPPORT ALL PAGES AND TWO MONTHS PROOF OF CHILD SUPPORT (CONSECUTIVE) 4. A LETTER STATING THAT TAMMY HAVE NO INTEREST IN THE HOME

[Dercole \(Loan # \[REDACTED\] 8387\) - 7000158387 acknowledgment incomplete notice.pdf \(Added 02-25-2020\)](#)

Date

Activity By

Action Taken

03/03/2020 03:28:00 PM ET

Attorney

Message Sent

From: Mark Moynihan (Borrower Attorney)

Subject: RE: Docs Incomplete Notice

Message:

My client needs more time to get the required documents together. You just sent this to me on 2/25/20 and said it is due 2/29/20.

My client and his ex-wife are estranged and it is going to take some time to get a letter signed from her that she has no interest in this property. Please give us thirty (30) days to gather the required documentation.

Sincerely,

Mark Moynihan

Date

Activity By

Action Taken

03/11/2020 10:32:12 AM ET

Servicer

Message Sent

From: Dolores Howell (Servicer)

Subject: RE: Docs Incomplete Notice

Message:

I have submitted a request for an extension, however most likely the loan modification will be cancelled on 03/14/20 due to not receiving the documents. Please follow up and submit this as soon as possible. Thank you.

Date

Activity By

Action Taken

03/11/2020 02:10:48 PM ET

Servicer

Message Sent

From: Dolores Howell (Servicer)

Subject: RE: Docs Incomplete Notice

Message:

Hello,

Our intake department advised that they will be able to give until 03/14/20 to provide the remaining docs needed. Thank you.

Date

Activity By

Action Taken

03/12/2020 03:04:50 PM ET

Attorney

Message Sent

From: Mark Moynihan (Borrower Attorney)

Subject: RE: Docs Incomplete Notice

Message:

My client still has not been able to reach his estranged wife. He is doing everything to gather all the documents that you requested. Please give us until the end of March to get the information to you.

Sincerely,

Mark Moynihan

Date

Activity By

Action Taken

03/16/2020 09:33:28 AM ET

Servicer

Message Sent

From: Dolores Howell (Servicer)

Subject: RE: Docs Incomplete Notice

Message:

Hello,

I received a response from our Intake Processing Supervisor and have been advised that additional time is unable to be given. If loan modification gets cancelled then we will require a new loss mitigation package to be submitted to reopen. Thank you.

Date	Activity By	Action Taken
03/25/2020 02:02:16 PM ET	Servicer	Decision Reported
<p>Decision reported by Dolores Howell.</p> <p>Message: Denied:</p> <p>The borrower's request for a loan modification review was cancelled by the Loss Mitigation Department on 03/19/20 because of the following reason:</p> <p>Your application for mortgage assistance has been cancelled because we did not receive all documents to complete our review process. You were sent a notification(s) outlining the specific documents needed along with the timeframe you were required to send them to us.</p> <p><i>Refer to the portal message dated 02/25/20</i></p> <p>The borrower(s) may re-apply for a loss mitigation review by re-submitting a new and complete package with current information. CMS will not close its file in the DMM Portal until the Mediator files its Final Report (if applicable) or when the Loss Mitigation Order expires on 05/30/20 Thank you.</p> <p>Attached Files:</p> <p>Dercole (Loan # [REDACTED] 8387) - [REDACTED] 8387cancellation notification dtd 03-19-20.pdf (Added 03-25-2020)</p>		

Date	Activity By	Action Taken
03/27/2020 03:53:02 PM ET	Attorney	File Resubmitted
<p>Mark Moynihan resubmitted file for review:</p> <p>Reason: Completed Package</p> <p>Message:</p> <p>Please find attached my client's bank statement, updated paystubs, and an order of court regarding his co-signer. Please review the attached and reconsider closing this file in light of the recent COVID-19 shift in working remotely, as my client's mail had to be re-routed to my home office in order to get to me and therefore he was delayed.</p> <p>Attached Files:</p> <p>Dercole (Loan # [REDACTED] 8387) - Borrower Income (Wages) - Most recent 2 pay stubs (Added 03-27-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - Cosigner Order (Added 03-27-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - Bank Statement (Added 03-27-2020)</p>		

Date	Activity By	Action Taken
03/31/2020 06:13:00 PM ET	Attorney	Status Report Created
<p>Mark Moynihan created Status Report</p> <p>Download Status Report</p>		

Date	Activity By	Action Taken
04/06/2020 09:41:46 AM ET	Servicer	File Opened
<p>File Opened by Dolores Howell</p>		

Date	Activity By	Action Taken
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04/06/2020 09:51:42 AM ET	Servicer	Message Sent
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From: Dolores Howell (Servicer)

Subject: RE: File Resubmitted

Message:

Good morning,

This message is to confirm that Carrington Mortgage Services (aka, CMS) is in receipt of the **Bank statements, Paystubs & Order** submitted through the DMM Portal as **FILE RESUBMITTED** on **03/31/20**. It has been forwarded to our Loss Mitigation Department today for review. Thank you.

NOTE: The receipt and acknowledgment of the additional loan modification documents received through the DMM Portal does not constitute a complete package. The additional documents received will be reviewed by the Loss Mitigation Department to deem it complete or incomplete.

Date	Activity By	Action Taken
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04/16/2020 03:16:04 PM ET	Servicer	Docs Incomplete Notice
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File Rejected by: Dolores Howell.

Reason: Incomplete Package

Due Date: 04-25-2020

Message:

- **Other:**

- 1) Non-Borrower Documentation; RMA/proof of income and occupancy/signed and dated tax return or updated 4506t (if applicable) *per financial statement*
- 2) Current date on RMA (received RMA dated 1/27/20)
- 3) 2 current months proof of benefit income receipt (SSA)
- 4) signed and dated 1040 page of 2018 Tax Return or updated 4506T form
- 5) Recorded Divorce Decree all pages showing property award (incomplete docs rcvd)

Date	Activity By	Action Taken
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04/20/2020 10:04:16 AM ET	Attorney	Message Sent
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From: Mark Moynihan (Borrower Attorney)

Subject: RE: Docs Incomplete Notice

Message:

Do you just need the same RMA and 4506t signed with an updated date?

I'll get these requests out to the client ASAP.

Thanks,

Mark

Date	Activity By	Action Taken
04/22/2020 12:09:16 PM ET	Servicer	Message Sent
<p>From: Dolores Howell (Servicer) Subject: RE: Docs Incomplete Notice Message: Hello, No, Please refer to the message sent 04/16/20. Please see items that are still needed.</p> <p>1) Non-Borrower Documentation; RMA/proof of income and occupancy/signed and dated tax return or updated 4506t (if applicable) *per financial statement* 2) Current date on RMA (received RMA dated 1/27/20) 3) 2 current months proof of benefit income receipt (SSA)4)signed and dated 1040 page of 2018 Tax Return or updated 4506T form 5)Recorded Divorce Decree all pages showing property award (incomplete docs rcvd)</p>		

Date	Activity By	Action Taken
04/28/2020 11:07:20 AM ET	Attorney	Message Sent
<p>From: Mark Moynihan (Borrower Attorney) Subject: RE: Docs Incomplete Notice Message: I have sent the request for additional documents to the client. I will upload them as soon as they are received.</p> <p>Thanks,</p> <p>Mark</p>		

Date	Activity By	Action Taken
04/30/2020 06:06:39 PM ET	Attorney	File Resubmitted
<p>Mark Moynihan resubmitted file for review:</p> <p>Reason: Completed Package</p> <p>Message:</p> <p>Attached are the documents requested from my client.</p> <p>The non-borrowing spouse is not on the utility bills, but her paystubs show her address to prove occupancy.</p> <p>Please let me know if you need anything else.</p> <p>Sincerely,</p> <p>Mark Moynihan</p> <p>Attached Files:</p> <p>Dercole (Loan # [REDACTED] 8387) - Alimony / Separation Maintenance / Child Support - Copy of divorce or other court decree (Added 04-30-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - Most Recent 2 Tax Returns Update 1 (Added 04-30-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - HAMP Request for Mortgage Assistance (RMA) Update 1 (Added 04-30-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - Most Recent 2 Months Bank Statements Update 1 (Added 04-30-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - Non-Borrower Contributions - Proof of non-borrower income Update 1 (Added 04-30-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - IRS Form 4506-T (Borrower) Update 1 (Added 04-30-2020)</p> <p>Dercole (Loan # [REDACTED] 8387) - Proof of Occupancy Update 1 (Added 04-30-2020)</p>		

Date	Activity By	Action Taken
05/01/2020 05:37:32 PM ET	Servicer	File Opened
File Opened by Rudolph Orozco		

Date	Activity By	Action Taken
05/01/2020 05:45:45 PM ET	Servicer	Message Sent
<p>From: Rudolph Orozco (Servicer)</p> <p>Subject: RE: File Resubmitted</p> <p>Message:</p> <p>Mr. Moynihan,</p> <p>This message is to confirm that Carrington Mortgage Services (aka, CMS) is in receipt of the divorce decree, 2018 tax returns, RMA, two months bank statements, non-borrower proof of income, 4506T and proof of occupancy submitted through the DMM Portal as FILE RESUBMITTED on 04/30/2020. It has been forwarded to our Loss Mitigation Department today for review. Thank you.</p> <p>NOTE: The receipt and acknowledgment of the additional loan modification documents received through the DMM Portal does not constitute a complete package. The additional documents received will be reviewed by the Loss Mitigation Department to deem it complete or incomplete. <u>For an update on the status of the file and its review, please follow up in 5 DAYS after the submission of the additional documents have been acknowledged.</u></p>		

Date

Activity By

Action Taken

05/12/2020 05:27:12 PM ET

Attorney

Message Sent

From: Mark Moynihan (Borrower Attorney)

Subject: Phone Call

Message:

My client, Mr. De'Ercole contacted me today to notify me that he received a phone call from you about documents he was missing for his modification application. Please contact me directly on the portal if additional documents are needed and do not contact my client directly any further.

Sincerely,

Mark Moynihan

Date

Activity By

Action Taken

05/19/2020 04:33:28 PM ET

Servicer

Decision Reported

Decision reported by Dolores Howell.

Message: Denied:

The borrower's request for a loan modification review was cancelled by the Loss Mitigation Department on **05/13/20** because of the following reason:

Your application for mortgage assistance has been cancelled because we did not receive all documents to complete our review process. You were sent a notification(s) outlining the specific documents needed along with the timeframe you were required to send them to us.

*Refer to the portal message dated **04/16/20***

The borrower(s) may re-apply for a loss mitigation review by re-submitting a new and complete package with current information. CMS will not close its file in the DMM Portal until the Mediator files its Final Report (if applicable) or when the Loss Mitigation Order expires on **05/30/20** Thank you.

Attached Files:

[Dercole \(Loan # \[REDACTED\] 8387\) - \[REDACTED\] 8387 cancellation notification.pdf \(Added 05-19-2020\)](#)

Date

Activity By

Action Taken

05/19/2020 04:36:48 PM ET

Servicer

Message Sent

From: Dolores Howell (Servicer)

Subject: RE: Phone Call

Message:

Hello,

My apologies, I don't see who may have contacted your client, however I have notified the supervisor regarding this. Unfortunately the file was cancelled due to being incomplete. Please discuss with your client they may re-apply by submitting a new and complete package. Thank you.

Date

Activity By

Action Taken

06/06/2020 02:33:39 PM ET

Attorney

Account Change

File Changed by: Mark Moynihan.

Change(s):

Date Loss Mitigation Order changed from 01/31/2020 to 06/04/2020.

Date Loss Mitigation Period Expires changed from 05/30/2020 to 07/31/2020.

Loss Mitigation Order changed from [Loss Mitigation Order](#) to [Loss Mitigation Order Update 1](#).

Date

Activity By

Action Taken

06/09/2020 05:27:04 PM ET

Attorney

Message Sent

From: Mark Moynihan (Borrower Attorney)

Subject: Letter In Response to Cancellation with Enclosures

CC: mark@moynihanlaw.net

Message:

Please review the attached letter, which has also been mailed to you. Please contact me as soon as you are able.

Thank you.

Mark Moynihan

Attached Files:

[Dercole \(Loan # \[REDACTED\] 8387\) - Hardship - Divorce / Legal Separation \(Added 06-09-2020\)](#)

Date

Activity By

Action Taken

06/25/2020 11:48:25 AM ET

Attorney

Message Sent

From: Mark Moynihan (Borrower Attorney)

Subject: RE: Decision Reported - Denied

Message:

Please confirm receipt of the documents sent to you on 6/9/20 and please let us know where we stand on the review of my client's loan modification package since you have received all documents requested.

Also, please advise how my client can appeal your decision.

Thank you.

Mark Moynihan

Date

Activity By

Action Taken

07/03/2020 12:39:55 PM ET

Attorney

Message Sent

From: Mark Moynihan (Borrower Attorney)

Subject: Request for Information Pursuant to 12 CFR § 1024.36

Message:

Please see the attached letter, which was also mailed.

Attached Files:

[Dercole \(Loan # \[REDACTED\] 8387\) - Request for Info \(Added 07-03-2020\)](#)

Date	Activity By	Action Taken
09/11/2020 09:53:39 AM ET	Attorney	Account Change
<p>File Changed by: Mark Moynihan.</p> <p>Change(s):</p> <p>Date Loss Mitigation Order changed from 06/04/2020 to 09/10/2020.</p> <p>Date Loss Mitigation Period Expires changed from 07/31/2020 to 10/15/2020.</p> <p>Loss Mitigation Order changed from Loss Mitigation Order Update 1 to Loss Mitigation Order Update 2.</p>		

Date	Activity By	Action Taken
09/24/2020 05:36:07 PM ET	Attorney	Borrower Docs Uploaded
Mark Moynihan added the following documents: Dercole (Loan # [REDACTED] 8387) - Carrington Mortgage Assistance Application (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Disability Income / VA Benefits (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Bank Statement Update 1 (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Dodd-Frank Certification Update 1 (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Non-Borrower Contributions - Proof of non-borrower income Update 2 (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Government Monitoring Data Update 1 (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Hardship - Long Term Disability Update 1 (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - IRS Form 4506-T (Borrower) Update 2 (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Pension Income / Other Retirement Accounts - Proof of payment (Added 09-24-2020) Dercole (Loan # [REDACTED] 8387) - Most Recent 2 Tax Returns Update 2 (Added 09-24-2020)		

Date	Activity By	Action Taken
09/24/2020 05:38:41 PM ET	Attorney	Message Sent
<p>From: Mark Moynihan (Borrower Attorney)</p> <p>Subject: New Application Submitted</p> <p>Message:</p> <p>Per your letter dated August 17, 2020, you required a new RMA application and supporting documentation to be submitted in order to determine if the borrower qualifies for mortgage assistance. That information has been uploaded to the portal for your review.</p> <p>The Court's loss mitigation Order expires on October 15, 2020, which can be extended if needed.</p> <p>Thank you for reviewing my client's file.</p> <p>Sincerely,</p> <p>Mark Moynihan, Esq.</p>		